## UNITED STATES DEPARTMENT OF AGRICULTURE

## BEFORE THE SECRETARY OF AGRICULTURE

In re:	)	
	) AV	<b>WG Docket No. 10-0225</b>
Tracy L. Brissette	)	
	)	
Petitioner	) De	cision and Order

- 1. The hearing was held, by telephone, on July 13 and October 15, 2010. Ms. Tracy L. Brissette, the Petitioner ("Petitioner Brissette") represented herself (appeared *pro se*). Rural Development, an agency of the United States Department of Agriculture (USDA), is the Respondent ("USDA Rural Development") and was represented by Ms. Mary Kimball.
- 2. The address for USDA Rural Development for this case is

Mary E. Kimball, Branch Accountant USDA / RD New Program Initiatives Branch Bldg 105 E, FC-22, Post D-2 4300 Goodfellow Blvd St Louis MO 63120-1703

<u>mary.kimball@stl.usda.gov</u> 314.457.5592 phone 314.457.4426 FAX

## Summary of the Facts Presented

- 3. Petitioner Brissette owes to USDA Rural Development a balance of \$2,005.53 (as of June 14, 2010) in repayment of USDA Farmers Home Administration loans made to her in 1994 to buy a home in Florida, the balance of which is unsecured ("the debt"). See USDA Rural Development Exhibits, plus Narrative, Witness & Exhibit List Revised August 24, 2010 (filed August 26, 2010), which are admitted into evidence, together with Ms. Kimball's testimony.
- 4. Potential Treasury fees in the amount of 28% (the collection agency keeps 25% of what it collects; Treasury keeps another 3%) on \$2,005.53 would increase the current balance by \$561.55, to \$2,567.08. *See* USDA Rural Development Exhibits, esp. RX-5.

- 5. Petitioner Brissette's testimony and exhibits (filed July 27, 2010), which are admitted into evidence, prove that currently she is not employed except for odd jobs and cleaning house; she attends college to achieve a business management degree; she pays \$200 per month to help support her son, who is 19 years old this year and lives with his father; and both her son's father and Petitioner Brissette receive food stamps.
- 6. USDA Rural Development has determined that it would not be cost effective to pursue wage garnishment. USDA Rural Development is **cancelling** the remaining debt.

# Findings, Analysis and Conclusions

- 7. The Secretary of Agriculture has jurisdiction over the parties, Petitioner Brissette and USDA Rural Development; and over the subject matter, which is administrative wage garnishment.
- 8. Petitioner Brissette owes the debt described in paragraphs 3 and 4.
- 9. No garnishment is authorized; no further repayment of the debt through *offset* of Petitioner Brissette's income tax refunds or other Federal monies payable to the order of Ms. Brissette is authorized; no form of further debt collection from Petitioner Brissette is authorized.
- 10. No refund to Petitioner Brissette of monies already collected is appropriate, and no refund to Petitioner Brissette is authorized.

#### Order

- 11. No further collection of the debt is authorized.
- 12. USDA Rural Development is *cancelling* the remaining debt.

Copies of this Decision shall be served by the Hearing Clerk upon each of the parties.

Done at Washington, D.C. this 18<sup>th</sup> day of October 2010

Jill S. Clifton

Jill S. Clifton Administrative Law Judge

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